

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Robert Vincent Pearson  
Debtor

Case No. 17-00704-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: MMchugh  
Form ID: 318

Page 1 of 1  
Total Noticed: 17

Date Rcvd: Jun 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 10, 2017.

db #Robert Vincent Pearson, PO Box 532, New Oxford, PA 17350-0532  
4888106 Citi Bank NA, PO Box 9001037, Louisville, KY 40290-1037  
4888103 James P Sheppard Esquire, 2201 N 2nd St, Harrisburg, PA 17110-1007  
4888110 New Oxford Borough, c/o Valerie Reinberg, Tax Collector, 323 W High St,  
New Oxford, PA 17350-1503  
4888111 New Oxford Municipal Authority, 409 Water Works Rd, New Oxford, PA 17350-1511  
4888102 Pearson Robert Vincent, 22 Pleasant St, New Oxford, PA 17350-1616  
4888115 Sunoco Inc, PO Box 6406, Sioux Falls, SD 57117-6406  
4888116 Tammie L. Knight, Tax Collector, 129 Linden Ave, Hanover, PA 17331-4715

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
cr +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jun 08 2017 18:51:23

Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,  
Coral Gables, FL 33146-1837  
4888104 EDI: BANKAMER.COM Jun 08 2017 18:48:00 AAA Bank of America, PO Box 15019,  
Wilmington, DE 19886-5019  
4888105 EDI: RMSC.COM Jun 08 2017 18:48:00 Care Credit Synchrony Bank, PO Box 960061,  
Orlando, FL 32896-0061  
4888107 EDI: CHASE.COM Jun 08 2017 18:48:00 Disney Chase Visa Card, PO Box 15123,  
Wilmington, DE 19850-5123  
4888108 E-mail/Text: bankruptcy.bnc@ditech.com Jun 08 2017 18:51:12 Ditech, PO Box 6172,  
Rapid City, SD 57709-6172  
4888109 EDI: RMSC.COM Jun 08 2017 18:48:00 JC Penney Synchrony Bank, PO Box 960090,  
Orlando, FL 32896-0090  
4888112 +EDI: AGFINANCE.COM Jun 08 2017 18:48:00 OneMain, 1000 Carlisle St Ste 14B,  
Hanover, PA 17331-1122  
4888113 EDI: SEARS.COM Jun 08 2017 18:48:00 Sears Credit Card, PO Box 6283,  
Sioux Falls, SD 57117-6283  
4888114 EDI: SEARS.COM Jun 08 2017 18:48:00 Sears Master Card, PO Box 6282,  
Sioux Falls, SD 57117-6282

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 10, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 8, 2017 at the address(es) listed below:

Alicia M Sandoval on behalf of Creditor Bayview Loan Servicing, LLC asandoval@mwm-law.com,  
hrobertson@mwm-law.com  
James Warmbrodt on behalf of Creditor CitiFinancial Servicing LLC bkgroup@kmlawgroup.com  
James P Sheppard on behalf of Debtor Robert Vincent Pearson jamespsheppard@comcast.net,  
dabsheppardlaw@comcast.net;G22576@notify.cincompass.com  
Steven M. Carr (Trustee) carrtrustee@yahoo.com, pa31@ecfcbis.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**Debtor 1 **Robert Vincent Pearson**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5423**

EIN --\_-----

Debtor 2

(Spouse, if filing)

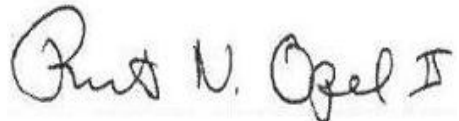
First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:17-bk-00704-RNO****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:Robert Vincent Pearson  
aka Robert V. Pearson**By the  
court:**Honorable Robert N. Opel  
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

June 8, 2017**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**